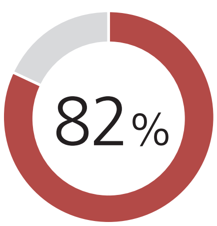
UBS

UBS Investor Watch US Insights 2020 Volume 1

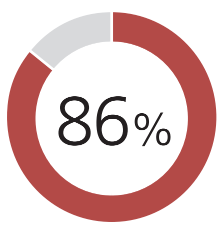
Setting a new course

US investors rethink health and wealth in a post-COVID world

Investors believe things will never be the same …



The old way of **life will be changed forever**



A sense of **fear will linger**

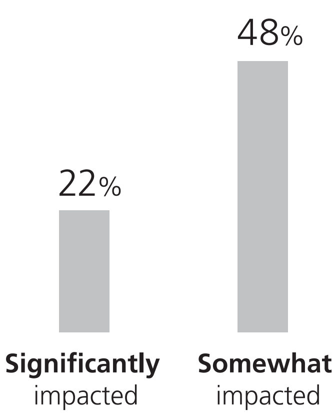
… and want to focus on family, health and safety

92% "**Staying healthy** is a priority."

81% "I want to **protect my family** more."

75% "I want to spend **more time with loved ones**."

COVID-19 has financially impacted many investors, raising concerns



Liquidity

44% "I worry about **not having enough** if there is another pandemic."

Longevity

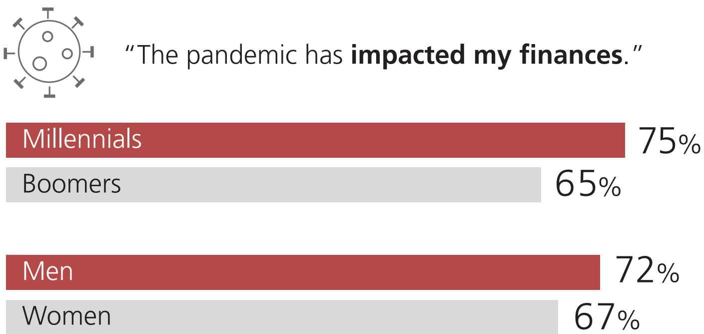
77% "COVID-19 has impacted my **retirement savings**."

Legacy

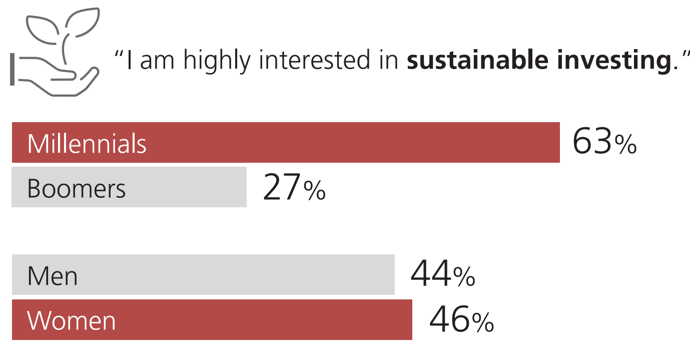
37% "I worry about **not leaving enough** for my heirs."

Impact across groups >

COVID-19 has hit some groups harder than others …



… but many still want their money to make an impact



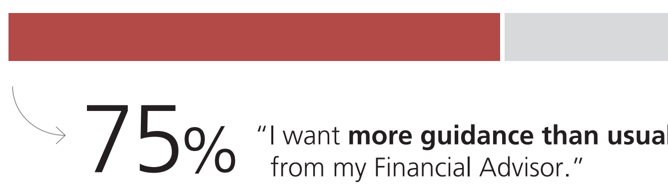
Investors worry about volatility, but also see opportunity ahead

79% "I fear a further **market decline**."

BUT

76% "I see volatility as **an opportunity**."

Advice is key



What are the opportunities in the current environment? Talk to your UBS Financial Advisor today.

About the survey: For this edition of *UBS Investor Watch*, we surveyed more than 3,750 investors. They were made up of 25 – 30-year-olds with at least $250k in investable assets, 31 – 39-year-olds with at least $500k in investable assets and those 40 or above with at least $1 million in investable assets. The US sample consisted of 1,007 investors. The research was conducted in May 2020.

Sustainable investing strategies aim to incorporate environmental, social and governance (ESG) considerations into investment process and portfolio construction. Strategies across geographies and styles approach ESG analysis and incorporate the findings in a variety of ways. The returns on portfolios consisting primarily of sustainable investments may be lower or higher than portfolios where ESG factors, exclusions or other sustainability issues are not considered, and the investment opportunities available to such portfolios may also differ. As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business and that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. A small number of our financial advisors are not permitted to offer advisory services to you, and can only work with you directly as UBS broker-dealer representatives. Your financial advisor will let you know if this is the case and, if you desire advisory services, will be happy to refer you to another financial advisor who can help you. Our agreements and disclosures will inform you about whether we and our financial advisors are acting in our capacity as an investment adviser or broker-dealer. For more information, please review the PDF document at **ubs.com/relationshipsummary**.